

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph J Rago  
 Nancy C Rago  
 Debtors

Case No. 15-11883-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db/jdb	+Joseph J Rago, Nancy C Rago, 519 Portland Drive, Broomall, PA 19008-4122
13534263	+Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
14452362	+Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
13501722	+MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
14266258	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
13549675	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harger@phila.gov Jun 06 2020 03:32:31 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
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smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 06 2020 03:32:28 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13541886	+E-mail/Text: bncmail@w-legal.com Jun 06 2020 03:32:26 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13534538	EDI: BL-BECKET.COM Jun 06 2020 07:28:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13530712	+E-mail/Text: bankruptcy@cavps.com Jun 06 2020 03:32:27 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13566818	E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:38:25 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13515668	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 06 2020 03:32:21 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
13570006	+EDI: WFFC.COM Jun 06 2020 07:28:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
13521550	EDI: WFFC.COM Jun 06 2020 07:28:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13534264*	+Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13534265*	+Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

ANDREW SPIVACK	on behalf of Creditor	Wells Fargo Bank , N. A. paeb@fedphe.com
BARBARA A. FEIN	on behalf of Creditor	Toyota Motor Credit Corp bfein@sanddlawyers.com,
		mhanford@sanddlawyers.com
JAMES RANDOLPH WOOD	on behalf of Creditor	Township of Marple jwood@portnoffonline.com,
		jwood@ecf.inforuptcy.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

LAWRENCE S. RUBIN on behalf of Debtor Joseph J Rago echo@pennlawyer.com, foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Joint Debtor Nancy C Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Plaintiff Nancy C Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
LAWRENCE S. RUBIN on behalf of Plaintiff Joseph J. Rago echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3  
bkgroup@kmlawgroup.com  
SHANNON P. MILLER on behalf of Defendant Diane Holland smiller@mauricewutscher.com,  
kpapera@mauricewutscher.com  
SHANNON P. MILLER on behalf of Defendant Mariner Finance, LLC smiller@mauricewutscher.com,  
kpapera@mauricewutscher.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:			
Debtor 1	<b>Joseph J Rago</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Nancy C Rago</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-11883-elf</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph J Rago

Nancy C Rago

6/5/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**